

**Information to identify the case:**

Debtor 1	<b>Aliza M. Guntang</b>	Social Security number or ITIN	<b>xxx-xx-1884</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court		Date case filed in chapter	<b>13 2/3/12</b>
<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case converted to chapter	<b>7 10/24/16</b>
Case number: <b>12-20506-CMB</b>			

**Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Aliza M. Guntang	
2. All other names used in the last 8 years	fka Aliza M. Guntang-Shaw, fka Aliza M. Shaw	
3. Address	122 Pleasure Valley Lane Slippery Rock, PA 16057	
4. Debtor's attorney Name and address	Dai Rosenblum 254 New Castle Road Suite B Butler, PA 16001-2529	Contact phone 724-283-2900
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 10/24/16
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 28, 2016 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Liberty Center, 7th Floor,          Room 740, 1001 Liberty          Avenue, Pittsburgh, PA 15222</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> </div> <div> <b>Filing deadline: 1/27/17</b> </div> <div> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <hr/> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </div> <div> <b>Filing deadline: 2/27/17</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: _____</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b> </div> <div> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> </div> <hr/> <div> <b>Deadline to object to exemptions:</b> </div> <div>         The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object	



## Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Aliza M. Guntang  
DebtorCase No. 12-20506-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin  
Form ID: 309BPage 1 of 3  
Total Noticed: 62

Date Rcvd: Oct 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2016.

db +Aliza M. Guntang, 122 Pleasure Valley Lane, Slippery Rock, PA 16057-3808  
 aty +Andrew F Gornall, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 cr CITIMORTGAGE INC, PO Box 6030, Sioux Falls, SD 57117-6030  
 13306455 +ACS/US/Bank/Brazos, 2600 Washington Avenue, Waco, TX 76710-7449  
 13318333 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147  
 13306458 American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461  
 13306460 American Home Mortgage, P.O. Box 3050, Columbia, MD 21045  
 13306461 +Army Airforce Exchange Credit (AAFES), HQ AAFES, 3911 S. Walton Walker Blvd.,  
 Dallas, TX 75236-1509  
 13306465 Bill Me Later, Correspondence, PO Box 2394, Omaha, NE 68103-2394  
 13306466 +Brazos Higher Education, c/o ACS, 501 Bleeker, Utica, NY 13501-2401  
 13306467 +Butler Imaging, One Hospital Way, Butler, PA 16001-4670  
 13306468 Butler Memorial Hospital, Billing Department, 911 East Brady Street, Butler, PA 16001  
 13306469 Butler Pathology Associates, PO Box 1549, Butler, PA 16003-1549  
 13306476 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, 200 S. McKean St., Butler, PA 16001)  
 13306472 +Chase Home Finance, 3415 Vision Drive, Columbus, OH 43219-6009  
 13398023 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 13306473 +Citibank, 1000 Technology Drive, MS 504A, O Fallon, MO 63368-2239  
 13306479 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, P.O. Box 26666, Richmond, VA 23261)  
 13306478 +Diversified Collections, P.O. Box 200, Greensburg, PA 15601-0200  
 13400467 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 13306482 +GEMBPSSM (Pay Pal), PO Box 965005, Orlando, FL 32896-5005  
 13926521 +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051  
 13306490 Penn Credit Corp., P.O. Box 988, Harrisburg, PA 17108-0988  
 13306492 +Sun Trust Mortgage, PO Box 85526, Henrico, VA 23288-0001  
 13306494 +Tate and Kirlin Associates, 2810 Southampton Rd, Philadelphia, PA 19154-1207  
 13306495 +The Spine Group, 2416 Virginia Beach Blvd., Virginia Beach, VA 23454-3993  
 13306496 +Wage Tax Officer, 110 Campus Lane, Butler, PA 16001-2662

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dunmyrem@zoominternet.net Oct 25 2016 01:44:14 Dai Rosenblum,  
 254 New Castle Road Suite B, Butler, PA 16001-2529  
 tr +EDI: BRCCRAWFORD.COM Oct 25 2016 01:38:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2016 01:45:02 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Oct 25 2016 01:45:07  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 13321408 +EDI: LTDFINANCIAL.COM Oct 25 2016 01:38:00 Advantage Assets II Inc,  
 7322 Southwest Frwy Ste 1600, Houston TX 77074-2134  
 13306456 +EDI: ALLIANCEONE.COM Oct 25 2016 01:38:00 Alliance One, 1684 Woodlands Dr Ste 150,  
 Maumee, OH 43537-4026  
 13306457 +EDI: GMACFS.COM Oct 25 2016 01:38:00 Ally Financial, P.O. Box 380901,  
 Minneapolis, MN 55438-0901  
 13308085 +EDI: GMACFS.COM Oct 25 2016 01:38:00 Ally Financial, c/o Ally Servicing LLC,  
 P.O. Box 130424, Roseville, MN 55113-0004  
 13306459 +EDI: AMEREXPR.COM Oct 25 2016 01:38:00 American Express, P.O. Box 981537,  
 El Paso, TX 79998-1537  
 13369896 EDI: BECKLEE.COM Oct 25 2016 01:38:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13306462 +EDI: ACCE.COM Oct 25 2016 01:38:00 Asset Acceptance Corp., P.O. Box 1630,  
 Warren, MI 48090-1630  
 13311770 EDI: BANKAMER2.COM Oct 25 2016 01:38:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 13306464 E-mail/Text: bankruptcy@bbandt.com Oct 25 2016 01:44:39 BB&T Bank, 223 W. Nash St.,  
 Wilson, NC 27893  
 13306463 +EDI: BANKAMER.COM Oct 25 2016 01:38:00 Bank of America, P.O. Box 15026,  
 Wilmington, DE 19850-5026  
 13289687 EDI: CAPITALONE.COM Oct 25 2016 01:38:00 Capital One Bank, P.O. Box 5155,  
 Norcross, GA 30091  
 13306486 EDI: CBSAAFES.COM Oct 25 2016 01:38:00 AAFES/MIL STAR/EXCHANGE,  
 c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374  
 13352842 +EDI: OPHSUBSID.COM Oct 25 2016 01:38:00 Candica, LLC, c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 13306471 +E-mail/Text: cswelch@chartway.com Oct 25 2016 01:45:32 Chartway FCU, 160 Newtown Rd.,  
 Virginia Beach, VA 23462-2415

District/off: 0315-2

User: lfin  
Form ID: 309B

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Total Noticed: 62

Date Rcvd: Oct 24, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13306474 EDI: CIAC.COM Oct 25 2016 01:38:00 Citimortgage, P.O. Box 183040,  
Columbus, OH 43218-3040  
13306475 +EDI: COLLECTCORP.COM Oct 25 2016 01:38:00 Collect Corp., 455 North 3rd St,  
Phoenix, AZ 85004-0630  
13306477 EDI: DISCOVER.COM Oct 25 2016 01:38:00 Discover Platinum Card, P.O. Box 15316,  
Wilmington, DE 19850-5316  
13292902 EDI: DISCOVER.COM Oct 25 2016 01:38:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13306480 +E-mail/Text: bknotice@erccollections.com Oct 25 2016 01:45:14 Enhanced Recovery Co., LLC,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
13306481 +EDI: RMSC.COM Oct 25 2016 01:38:00 GECRB/Sam's Club, PO Box 965005,  
Orlando, FL 32896-5005  
13306483 +E-mail/Text: bknotice@harvardcollect.com Oct 25 2016 01:45:54 Harvard Collection Servc,  
4839 N. Elston Ave, Chicago, IL 60630-2589  
13306484 +EDI: CITICORP.COM Oct 25 2016 01:38:00 Home Depot/Citibank, PO Box 6497,  
Sioux Falls, SD 57117-6497  
13306485 +EDI: LTDFINANCIAL.COM Oct 25 2016 01:38:00 LTD Financial Services,  
7322 Southwest Fwy, Ste 1600, Houston, TX 77074-2134  
13306487 +E-mail/Text: egssupportservices@egscorp.com Oct 25 2016 01:45:25 NCO Credit Services/51,  
507 Prudential Rd, Horsham, PA 19044-2308  
13309298 +EDI: OPHSUBSID.COM Oct 25 2016 01:38:00 OAK HARBOR CAPITAL IV, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13306488 +E-mail/Text: EBN\_Notifications@OWB.com Oct 25 2016 01:44:47 One West Bank,  
6900 Beatrice Dr., Kalamazoo, MI 49009-9559  
13306489 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2016 01:45:02 PA Dept. of Revenue,  
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946  
13371395 EDI: PRA.COM Oct 25 2016 01:38:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
13302112 +E-mail/Text: bkrpt1019@hotmail.com Oct 25 2016 01:44:47 Preferred Auto Credit Exchange,  
1019 Lawrence Ave, Ellwood City PA 16117-1851  
13306493 +EDI: WFNNB.COM Oct 25 2016 01:38:00 TALBOTS, c/o Creditors Bankruptcy Service,  
P.O. Box 740933, Dallas TX 75374-0933  
TOTAL: 34  
\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr MidFirst Bank  
cr\* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr\* +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051  
13369897\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13306470\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank, P.O. Box 5155, Norcross, GA 30091)  
13306491\* +Preferred Auto Credit Exchange, 1019 Lawrence Ave, Ellwood City, PA 16117-1851  
TOTALS: 1, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Dai Rosenblum on behalf of Debtor Aliza M. Guntang dunmyrem@zoominternet.net,  
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp124@yahoo.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com

District/off: 0315-2

User: lfin  
Form ID: 309B

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Total Noticed: 62

Date Rcvd: Oct 24, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 6